

**AMENDMENTS TO THE CLAIMS**

Please amend the following claims as follows:

1-38. (Canceled)

39. (Currently amended) A wallet consolidator, comprising:

a controller to control operation of a wallet consolidator;

at least one input device connected to said controller of the wallet consolidator and positioned to receive a copy of information stored on at least one card;

a memory device connected to said controller to store said information received by said input device; and

an output device connected to said controller and positioned to transmit at least a portion of said information stored in said memory device to a point-of-sale ~~transaction-terminal device~~ located at a point-of-sale, the ~~point-of-sale transaction-terminal device~~ positioned to process a point-of-sale transaction responsive to said at least a portion of said information.

40. (Currently amended) ~~The A~~ wallet consolidator ~~of as defined in Claim 39~~, wherein said information comprises account identification information pertaining to at least one of the following: one or more credit cards, one or more debit cards, one or more identification cards, one or more electronic coupons, or one or more food stamp accounts.

41. (Currently amended) ~~The A~~ wallet consolidator ~~of as defined in Claim 40~~, wherein said output device is a wireless communication device.

42. (Currently amended) ~~The A~~ wallet consolidator ~~of as defined in Claim 39~~, wherein said input device comprises at least one of the following: a touch screen, a smart card reader, a kiosk, a memory card, or a radio frequency (RF) interface.

43. (Currently amended) ~~The A~~ wallet consolidator ~~of as defined in Claim 39~~, wherein said controller controls instructions to be presented to a user to instruct the user on use of the wallet consolidator.

44. (Currently amended) ~~The A~~ wallet consolidator ~~of as defined in~~ Claim 39, further comprising a display positioned to display scanable bar code patterns capable of being scanned by a bar code scanner.

45. (Currently amended) ~~The A~~ wallet consolidator ~~of as defined in~~ Claim 39, wherein said output device is further positioned to transmit at least a portion of said information stored in said memory device to a point-of-sale transaction computing device is selected from the group of: a dumb terminal, ~~point-of-sale terminal, a transaction terminal,~~ or a database, and is positioned to receive information transmitted from said output device.

46. (Currently amended) ~~The A~~ wallet consolidator ~~of as defined in~~ Claim 39, wherein said information comprises personal identification information pertaining to at least one of the following: one or more credit cards, one or more debit cards, one or more identification cards, one or more electronic coupons, or one or more food stamp accounts.

47. (Currently amended) ~~The A~~ wallet consolidator ~~of as defined in~~ Claim 39, further comprising at least one of the following: a touch screen or a user input cluster connected to said controller, positioned to receive input for controlling said output device.

48. (Currently amended) ~~The A~~ wallet consolidator ~~of as defined in~~ Claim 39, further comprising a writer connected to said controller and positioned to write said information to a personalized smart card.

49. (Currently amended) A method for processing a transaction using a wallet consolidator, the method comprising the steps of:

receiving information stored on at least one of a plurality of cards;

storing said received information in a memory device; and

transmitting at least a portion of said stored information to ~~a transaction device~~ point-of-sale terminal selected from a group of ~~a point-of-sale device or a point-of-service transaction device,~~ the transaction device positioned at a respective point-of-sale or point-of-service and

| positioned to process a respective point-of-sale or point-of-service transaction responsive to said at least a portion of said information.

| 50. (Currently amended) ~~The A method of as defined in~~ Claim 49,

wherein said information comprises information pertaining to at least one of the following: one or more credit cards, one or more debit cards, one or more personal identification cards, one or more electronic coupons, or one or more food stamp accounts; and

wherein the method further comprises the steps of:

providing a user an option to select a card to add or delete, duplicate information, transfer data, move cash, or access or amend information including at least one of the following: an electronic coupon, personal identification information, or a medical record, and

traversing an action tree which instructs the user on the use of the wallet consolidator responsive to the selected option.

| 51. (Currently amended) ~~The A method of as defined in~~ Claim 49,

wherein the step of receiving is performed via an input device comprising at least one of the following: a touch screen, a smart card reader, a kiosk, a memory card, or a radio frequency (RF) interface; and

wherein the method further comprises the step of receiving a passcode from a user prior to allowing the user to gain access to the wallet consolidator.

| 52. (Currently amended) ~~The A method of as defined in~~ Claim 49, wherein the memory device comprises at least one of the following: semiconductor memory, random access memory (RAM), magnetic memory, or a hard disk.

| 53. (Currently amended) ~~The A method of as defined in~~ Claim 49, wherein the step of transmitting is performed via an output device comprising at least one of the following: a wireless communications interface or a radio frequency (RF) interface.

54. (Currently amended) ~~The A method of as defined in Claim 49,~~

~~wherein the method further comprises transmitting at least a portion of said stored information to a said transaction computing device is selected from the group of: a dumb terminal, point of sale terminal, a point of service terminal, or a transaction terminal and a database; and~~

~~wherein the received information includes a digitized image of the at least one of a plurality of cards.~~

55. (Currently amended) ~~The A method of as defined in Claim 49,~~

~~wherein said information comprises account or personal identification information pertaining to at least one of the following: one or more credit cards, one or more debit cards, one or more identification cards, one or more electronic coupons, or one or more food stamp accounts;~~

~~wherein the method further comprises transmitting at least a portion of said stored information to a computing said transaction device is selected from the group of: a dumb terminal; and a database; point of sale terminal, a point of service terminal, or a transaction terminal; and wherein:~~

~~wherein the step of receiving is performed via an input device connected to a controller, the input device comprising at least one of the following: a magnetic stripe card reader, a bar code reader, a keypad, a touch screen, a smart card reader, a kiosk, a memory card, a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, an infrared (IR) interface, or a radio frequency (RF) interface;~~

~~wherein the step of storing is performed via a memory device connected to said controller, the memory device comprising at least one of the following: a semiconductor memory, a smart card, a memory card, random access memory (RAM), magnetic memory, hard disks, magnetic tapes, an optical memory device, or an optical disc;~~

~~wherein the step of transmitting information to the point-of-sale terminal a point-of-sale or point-of-service transaction device is performed via an output device connected to said controller, the output device comprising at least one of the following: a wireless interface, a wireless communications interface, or a radio frequency (RF) interface; and~~

~~said controller is positioned to control operation of the wallet consolidator, the controller comprising at least one of the following: a personal digital assistant (PDA) or a cell phone.~~

56. (Currently amended) ~~The~~ A method of ~~as defined in~~ Claim 49, further comprising at least one of the following: a touch screen or a user input cluster, connected to said output device and positioned to receive input to control said output device.

57. (Currently amended) ~~The~~ A method of ~~as defined in~~ Claim 49, further comprising a writer connected to the memory device to write said at least a portion of said information to a personalized transaction card, said information including identification information contained on a plurality of cards.

58. (Currently amended) A wallet consolidator, comprising:

an input device positioned to receive ~~a copy of~~ information stored on at least one card;  
a memory device connected to said input device to store said information received by said input device; and

an output device connected to said memory device and positioned to transmit at least a portion of said information stored in said memory device to a ~~point-of-sale terminal~~ transaction device located at a ~~point-of-transactionsale~~, ~~the transaction device~~ point-of-sale terminal positioned to process a transaction responsive to said at least a portion of said information.

59. (Currently amended) ~~A wallet consolidator of~~ as defined in Claim 58, wherein the at least one card is a smart card, and wherein the smart card is adapted to receive a portion of the information stored in the memory device.

60. (Currently amended) ~~The~~ A wallet consolidator of ~~as defined in~~ Claim 39, ~~wherein:~~

wherein said input device comprises at least one of the following: a touch screen, a smart card reader, a kiosk, a memory card, a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, an infrared (IR) interface, or a radio frequency (RF) interface;

|        wherein said output device comprises at least one of the following: a wireless interface, a wireless communications interface, or a radio frequency (RF) interface; and

|        wherein said output device is further positioned to transmit at least a portion of said information stored in said memory device to a computing point-of-sale transaction device is selected from the group of: ~~a computing device, a dumb terminal, point-of-sale terminal, a point-of-service terminal, a transaction terminal, or~~ and a database, positioned to receive information from said output device.

| 61. (Currently amended) ~~The A wallet consolidator of as defined in Claim 46,~~ wherein said output device is a wireless radio frequency (RF) communication device.

| 62. (Currently amended) ~~The A wallet consolidator of as defined in Claim 39,~~ further comprising a writer connected to said controller and positioned to write said information to a personalized transaction card, said information including personal identification information contained on at least one of a plurality of cards.

| 63. (Currently amended) ~~The A method of as defined in Claim 49,~~ wherein the memory device comprises at least one of the following: a smart card, a memory card, a magnetic tape, an optical memory device, or an optical disc.

| 64. (Currently amended) ~~The A wallet consolidator of as defined in Claim 58,~~  
      wherein said information comprises account identification information pertaining to at least one of the following: one or more credit cards, one or more debit cards, one or more identification cards, one or more electronic coupons, or one or more food stamp accounts; and  
      wherein said output device is a wireless radio frequency (RF) communication device.

| 65. (Currently amended) ~~The A wallet consolidator of as defined in Claim 58,~~  
      wherein said information comprises personal identification information pertaining to at least one of the following: one or more credit cards, one or more debit cards, one or more identification cards, one or more electronic coupons, or one or more food stamp accounts; and  
      wherein said output device is a wireless radio frequency (RF) communication device.

66. (Currently amended) A wallet consolidator, comprising:

- a controller positioned to control operation of the wallet consolidator;
- an input device in communication with the controller and positioned to receive a copy of identification information stored on at least one card;
- a memory device in communication with the controller and positioned to store the identification information received by the input device; and
- an output device in communication with the controller and positioned to transmit at least a portion of the identification information stored in the memory device to a point-of-service sale terminal transaction device located at a point-of-service sale, the point-of-service sale terminal transaction device positioned to process a point-of-service sale transaction responsive to the at least a portion of the identification information.

67. (Currently amended) ~~The A~~ wallet consolidator ~~of as defined in~~ Claim 66, wherein the identification information includes personal identification information contained on at least one of a plurality of cards.

68. (Currently amended) ~~The A~~ wallet consolidator ~~of as defined in~~ Claim 67, wherein the output device is a wireless radio frequency (RF) communication device.

69. (Currently amended) A wallet consolidator, comprising:

- a controller ~~position~~ positioned to control operation of the wallet consolidator;
- an input device in communication with the controller and positioned to receive a copy of personal identification information contained on at least one card;
- a memory device in communication with the controller and positioned to store the personal identification information received by the input device; and
- a wireless output device in communication with the controller and positioned to interface with a point-of-sale terminal transaction device located at a point-of-transaction sale to provide at least a portion of the personal identification information stored in the memory device to the transaction device point-of-sale terminal, the transaction device point-of-sale terminal

positioned to enable a transaction responsive to receiving the at least a portion of the personal identification information.

70. (Currently amended) ~~The~~ A wallet consolidator ~~of~~ as defined in Claim 69, wherein the at least one card includes a driver's license card.

71. (Currently amended) ~~The~~ A wallet consolidator ~~of~~ as defined in Claim 69, wherein the received information includes a digitized image of the at least one card.

72. (Currently amended) ~~The~~ A wallet consolidator ~~of~~ as defined in Claim 69, wherein the wireless output device is a wireless radio frequency (RF) communication device operatively positioned to interface directly with ~~a transaction device~~ the point-of-sale terminal positioned at ~~the point-of-sale~~ a transaction location;

~~wherein the transaction device is selected from the group of: a point-of-sale or a point-of-service; and~~

~~wherein the transaction location is selected from the group of: a point-of-sale or a point-of-service.~~

73. (New) A wallet consolidator, comprising:

an input device positioned to receive information stored on at least one card;

a memory device connected to the input device to store the information received by the input device; and

a wireless output device connected to the memory device and positioned to transmit at least a portion of the information stored in the memory device to a point-of-sale terminal located at a point-of-sale, the point-of-sale terminal positioned to process a transaction responsive to the at least a portion of the information.

74. (New) A wallet consolidator as defined in Claim 73, wherein the information comprises account identification information pertaining to at least one of the following: one or more credit cards, one or more debit cards, one or more identification cards, one or more electronic coupons, or one or more food stamp accounts.



75. (New) A wallet consolidator as defined in Claim 73, wherein the at least one card includes a driver's license card.

76. (New) A wallet consolidator as defined in Claim 73, wherein the received information includes a digitized image of the at least one card.

77. (New) A wallet consolidator as defined in Claim 73, wherein the output device comprises at least one of the following: a wireless interface, a wireless communications interface, or a radio frequency (RF) interface.

78. (New) A wallet consolidator, comprising:

- a controller positioned to control operation of the wallet consolidator;

- an input device in communication with the controller and positioned to receive information contained on at least one card;

- a memory device in communication with the controller and positioned to store the information received by the input device; and

- a wireless output device in communication with the controller and positioned to interface with a point-of-sale terminal located at a point-of-sale to provide at least a portion of the information stored in the memory device to the point-of-sale terminal, the point-of-sale terminal positioned to enable a transaction responsive to receiving the at least a portion of the information.

79. (New) A wallet consolidator as defined in Claim 78, wherein the information comprises personal identification information.